Retirement Needs Analysis

Identify your monthly retirement expenses.

Expense Category	Expense Details	Monthly Expenses
Shelter	Primary home mortgage/rent	
	Property taxes & homeowners insurance	
	Utilities (heat, electric, phone, cable, etc.)	
	Other	
	Total	
Food	Groceries	
	Dining out	
	Total	
Health Care	Medicare and Medigap	
	Health insurance premiums	
	Co-payments/prescriptions/out-of-pocket	
	Total	
Transportation	Auto insurance	
	Vehicle payments/maintenance	
	Fuel	
	Total	
Personal Insurance	Life insurance premiums	
	Long-term care payments	
	Other	
	Total	
Personal Care	Clothing	
	Services (hair, spa, gym membership, etc.)	
	Other	
	Total	
Other	Entertainment	
	Hobbies, sports, arts	
	Other	
	Total	
Taxes	Income	
	Other	
	Total	
	Total Expenses	

Retirement Needs Analysis

Identify your sources of retirement income.

Lifetime Income Sources (enter monthy totals)	Total
Social Security	
Pension (from employer)	
Annuities (as income stream today)	
Other	
Total Lifetime Income Sources	

Assets	Total
IRAs	
401(k), 403(b), 457(b) plans	
Annuities	
Savings	
Life insurance cash value	
Other	
Total Assets	

Recurring/Temporary Income	Total
Working income	
Rental Income	
Other	
Total Recurring/Temporary Income	

My Income		My Expenses		My Personal Needs Analysis
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